

REMARKS

This Second Supplemental Amendment is filed concurrently with the filing of a Request for Continued Examination (RCE) under 37 CFR 1.114. With the entry of the Supplemental Amendment filed on September 9, 2002 (as requested in the Submittal of the RCE), claims 1, 5-8, 12-14, 17-18 and 21-24 are pending in this application. Claims 1, 7, 14, and 18 are further amended and claims 25-28 are added herein.

Claims 1, 7, 14, and 18 remain independent.

Amendment of each of independent claims 1, 7, 14, and 18 is proposed to remove unnecessary limitations in view of the applied prior art. These limitations are now recited in the new claims 25-28 added herein.

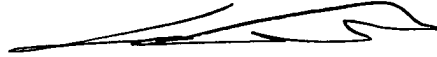
In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

To the extent necessary, a petition for an extension of time under 37 C.F.R. 1.136 is hereby made. Please charge any shortage in fees due in connection with the

filing of this paper, including extension of time fees, to Deposit Account 01-2135 and please credit any excess fees to such deposit account.

Respectfully submitted,

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**APPENDIX TO SECOND SUPPLEMENTAL AMENDMENT
MODIFICATIONS TO CLAIMS
(DELETIONS IN BRACKETS AND ADDITIONS UNDERLINED)**

1. (TWICE AMENDED) A method for electronically paying bills using a plurality of network stations, each representing a different one of a plurality of users including payers and payees, the payers and the payees having associated payment accounts and deposit accounts, comprising the steps of:

receiving, at a central station, a first instruction, from a first of the plurality of user stations representing a first of the payers, to make payment of a first bill of a first of the payees;

generating, in accordance with the received first instruction, a directive to transfer funds to a first of the deposit accounts which is associated with the first payee;

generating remittance information associated with payment of the first bill;

storing the remittance information in a central database so as to be accessible to a second of the plurality of user stations representing the first payee;

receiving, at the central station, a request, from the second user station, to access the stored remittance information; and

transmitting, responsive to the receipt of the access request, the stored remittance information to the second user station[;

wherein the directive to transfer funds is transmitted after receipt of the access request].

7. (THRICE AMENDED) A system for electronically paying bills using a network having a plurality of user stations, each representing a different one of a plurality of users including payers and payees, the plurality of different users having associated payment accounts and deposit accounts maintained at a plurality of financial institutes, comprising:

a processor configured to receive an instruction, from a first of the plurality of user stations representing a first of the payers, to make payment of a first bill to a first of the payees, to transmit a directive ^{guidance} to transfer funds to a first of the deposit accounts _{ACU} associated with the first payee in accordance with the received instruction to pay the first bill, and to generate remittance information associated with payment of the first bill; and

a central database configured to store the remittance information so as to be accessible to a second of the plurality of user stations representing the first payee;

wherein the processor is further configured to receive a request to access the remittance information from the second user station, to retrieve the remittance information from the central database based upon the received access request, and to transmit the retrieved remittance information to the second user station[, and to transmit the directive after the receipt of the request to access the remittance information].

14. (THRICE AMENDED) An electronic bill paying network having a plurality of users including payers and payees, each of the payers having a different payment account, and each of the payees having a different deposit account, comprising:

a communications network;

a first plurality of network stations, representing a first plurality of users, and configured to connect to the communications network and to transmit instructions, via the communications network, to make payments of bills;

a central network station connected to the communications network, and configured to receive the transmitted instructions, to generate directives to transfer funds to a plurality of different deposit accounts based upon the received instructions, to generate remittance information associated with payment of the bills, and to store the remittance information; and

a second plurality of network stations, representing a second plurality of users, and configured to connect to the communications network and transmit requests, via the communications network, to access the stored remittance information;

wherein the central network station is further configured to receive the transmitted requests to access the remittance information, to retrieve the stored remittance information in response thereto, and to transmit, via the communications network, the retrieved remittance information to the second plurality of network stations[, and to generate each of the directives to transfer the funds in payment of a particular one of the bills to which the directive relates only after the receipt of the request to access the remittance information associated with the payment of that particular bill].

18. (TWICE AMENDED) An article of manufacture for electronically paying bills of a plurality of payers to a plurality of payees, each of the plurality of payers having a respective payment account and each of the plurality of payees having a respective deposit account, comprising:

a computer readable storage media; and

computer programming stored on the storage media, wherein the stored computer programming is configured to be readable from the computer readable storage medium by [a computer] one or more service provider computers and thereby cause the one or more computers to operate so as to:

generate a directive to transfer funds to a first deposit account of a first of the plurality of payees maintained at a second of the plurality of financial institutes in payment of a first bill, based upon an instruction of the first payer to make payment of the first bill to the first payee;

generate remittance information associated with payment of the first bill by the transfer of funds;

store the remittance information in a central service provider database so as to be accessible to the first payee;

retrieve the stored remittance information responsive to a request to access the remittance information from the first payee;

transmit the retrieved remittance information to the first payee; and

transmit the directive to transfer funds [only after the receipt of the request to access the remittance information].